

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Shri. Kamalakar Balu Sangle**

Residential Row House No. 14, Ground + First Floor "Ratnakamal Sankul", Survey No. 850 (1149) / 3C & 851 (1148) / 1 + 2 / 4, Plot No. 33, Near Laxmi Narayan Lawns, Off, Saradwadi Road, Yashwant Nagar, Sinnar Shiwar, Village - Saradwadi, Taluka- Sinnar, District - Nashik, PIN Code – 422 113, State – Maharashtra, Country – India.

Latitude Longitude: 19°50'44.4"N 73°58'57.8"E

Valuation Done for:

**Bank of Baroda
Regional Office**

BSNL Building, Datta Mandir Road, Nashik Road,
Nashik, PIN – 422 101, State - Maharashtra, Country - India



Nashik : 4, 1st Floor, Madhusha Elite, Vrundavan Nagar, Jatra-Nandur Naka Link Road, Adgaon, Nashik - 422 003, (M.S.)
E-mail : nashik@vastukala.org, Tel. : +91 253 4068262 / 9890380564

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Regd. Office : B1-001, U/B Floor, Boomerang,
Chandivali Farm Road, Andheri (East),
Mumbai - 400 072, (M.S.), INDIA
TeleFax : +91 22 28371325/24
mumbai@vastukala.org

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Row House No. 14, Ground + First Floor "Ratnakamal Sankul", Survey No. 850 (1149) / 3C & 851 (1148) / 1 + 2 / 4, Plot No. 33, Near Laxmi Narayan Lawns, Off, Saradwadi Road, Yashwant Nagar, Sinnar Shiwar, Village - Saradwadi, Taluka- Sinnar, District - Nashik, PIN Code - 422 113, State - Maharashtra, Country - India belongs to **Shri. Kamalakar Balu Sangale**.

Boundaries of the property.

Boundaries	Row House
North	Row House No. 13
South	Row House No. 15
East	6 M. Colony Road
West	Row House No. 17

Considering various parameters recorded, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed for this particular purpose at **₹ 17,66,790.00 (Rupees Seventeen Lakh Sixty-Six Thousand Seven Hundred Ninety Only)**

The valuation of the property is based on the documents produced by the concern. Legal aspects have not been taken into considerations while preparing this valuation report.

Hence certified

For **VASTUKALA CONSULTANTS (I) PVT. LTD.**

**Sharadkumar
Chalikwar**

Digitally signed by Sharadkumar Chalikwar
DN: cn=Sharadkumar Chalikwar, o=Vastukala
Consultants (I) Pvt. Ltd., ou=Mumbai,
email=cmd@vastukala.org, c=IN
Date: 2024.03.31 12:22:50 +05'30'

Auth. Sign.



Director

Sharadkumar B. Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

Reg. No. (N) CCIT/1-14/52/2008-09

Encl: Valuation report.



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Vastukala Consultants (I) Pvt. Ltd.B1-001, U/B Floor, **Boomerang**, Chandivali Farm Road, Powai, Andheri (East), Mumbai – 400 072.

To,

The Chief Manager,**Bank of Baroda****Regional Office**

BSNL Building, Datta Mandir Road, Nashik Road,

Nashik, PIN – 422 101, State - Maharashtra, Country - India.

VALUATION REPORT (IN RESPECT OF ROW HOUSE)

I	General	
1.	Purpose for which the valuation is made	: To assess Fair Market value of the property for Bank Loan Purpose. (R)
2.	a)	Date of inspection : 31.03.2024
	b)	Date on which the valuation is made : 31.03.2024
3.	List of documents produced for perusal: i. Copy of Agreement for Sale dated. 12.06.2011 ii. Copy of Correction Deed Document No. 5062 / 2011 dated 14.07.2011. iii. Copy of Occupancy Certificate/ Building Completion certificate Dated.13.05.2005, issued by Gramsevak Saradwadi Grampanchayat, Sinnar. iv. Copy of Previous Valuation Report dated 28.10.2020 issued by Shinde & Gaikwad Associates. v. Copy of 7/12 Extract.	
	Name of the owner(s) and his / their address (es) with Phone no. (details of share of each owner in case of joint ownership)	: Name of Owner: Shri. Kamalakar Balu Sangle. Address: Residential Row House No. 14, Ground + First Floor " Ratnakamal Sankul ", Survey No. 850 (1149) / 3C & 851 (1148) / 1 + 2 / 4, Plot No. 33, Near Laxmi Narayan Lawns, Off, Saradwadi Road, Yashwant Nagar, Sinnar Shiwar, Village - Saradwadi, Taluka- Sinnar, District - Nashik, PIN Code – 422 113, State – Maharashtra, Country – India. Contact Person: Mr. Chaudhari Sir (Tenant) Contact No. +91 9766599831 Sole Ownership
5.	Brief description of the property (Including Leasehold / freehold etc.)	: Residential Row House No. 14 is Situated on Ground + First Floor. As per Documents The composition of Row House is: Ground Floor – 1 Room + Kitchen + WC + Bath Porch. (I. e. 1RK) First Floor – 1 Room + Kitchen + Bath + WC (I. e. 1RK) But, as per Site The composition of Row House is: Ground Floor – Was Locked at the Time of Visit.

			First Floor – 1 Room + Kitchen + WC + Bath. (I. e. 1RK). The property is at 20.9 Km. travelling distance from nearest railway station Nashik Road. Landmark: Near Laxmi Narayan Lawns, Off, Saradwadi Road.
5a.	Total Lease Period & remaining period (if leasehold)	:	N.A. as the property is freehold.
6.	Location of property	:	
	a) Plot No. / Survey No.	:	Survey No. 850 (1149) / 3C & 851 (1148) / 1 + 2 / 4, Plot No. 33
	b) Door No.	:	Residential Row House No.14
	c) T.S. No. / Village	:	Village – Saradwadi
	d) Ward / Taluka	:	Taluka – Sinnar
	e) Mandal / District	:	District – Nashik
	f) Date of issue and validity of layout of approved map / plan	:	
	g) Approved map / plan issuing authority	:	Copy of Approved Building Plan Not Provided & Not Verified, Valuation Done on Provided Documents.
	h) Whether genuineness or authenticity of approved map/ plan is verified	:	
	i) Any other comments by our empanelled valuers on authentic of approved plan	:	No
7.	Postal address of the property	:	Residential Row House No. 14, Ground + First Floor “ Ratnakamal Sankul ”, Survey No. 850 (1149) / 3C & 851 (1148) / 1 + 2 / 4, Plot No. 33, Near Laxmi Narayan Lawns, Off, Saradwadi Road, Yashwant Nagar, Sinnar Shiwar, Village - Saradwadi, Taluka-Sinnar, District - Nashik, PIN Code – 422 113, State – Maharashtra, Country – India.
8.	City / Town	:	Nashik
	Residential area	:	Yes
	Commercial area	:	No
	Industrial area	:	No
9.	Classification of the area	:	
	i) High / Middle / Poor	:	Middle Class
	ii) Urban / Semi Urban / Rural	:	Urban
10.	Coming under Corporation limit / Village Panchayat / Municipality	:	Village - Saradwadi Sinnar Municipal Council
11.	Whether covered under any State / Central Govt. enactments (e.g., Urban Land Ceiling Act) or notified under agency area/ scheduled area / cantonment area	:	No
13.	Dimensions / Boundaries of the Property / Row House / Plot		Actual As per Documents



	North	:	Row House No. 13	Row House No. 13
	South	:	Row House No. 15	Row House No. 15
	East	:	6 M. Colony Road	6 M. Colony Road
	West	:	Row House No. 17	Row House No. 17
13.1	Latitude, Longitude & Co-ordinates of the site	:	19°50'44.4"N 73°58'57.8"E	
13.2	Whether Boundaries Matching with Actual	:	Yes	
14.	Extent of the site	:	Carpet Area in Sq. Ft = 423.00 (Area as per Site Measurement) Built up Area in Sq. Ft. = 603.00 (Area as per Agreement for Sale)	
15.	Extent of the site considered for Valuation (least of 13A& 13B)	:	Carpet Area in Sq. Ft = 423.00 (Area as per Site Measurement)	
16	Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month.	:	Tenant Occupied	
II	APARTMENT BUILDING			
1.	Nature of the Apartment	:	Residential	
2.	Location	:		
	C.T.S. No.	:	Survey No. 850 (1149) / 3C & 851 (1148) / 1 + 2 / 4, Plot No. 33	
	Block No.	:	-	
	Ward No.	:	-	
	Village / Municipality / Corporation	:	Village - Saradwadi Sinnar Municipal Council	
	Door No., Street or Road (Pin Code)	:	Residential Row House No. 14, Ground + First Floor "Ratnakamal Sankul", Survey No. 850 (1149) / 3C & 851 (1148) / 1 + 2 / 4, Plot No. 33, Near Laxmi Narayan Lawns, Off, Saradwadi Road, Yashwant Nagar, Sinnar Shiwar, Village - Saradwadi, Taluka-Sinnar, District - Nashik, PIN Code – 422 113, State – Maharashtra, Country – India.	
3.	Description of the locality Residential / Commercial / Mixed	:	Residential	
4.	Year of Construction	:	2005 (As per Building Completion Certificate)	
5.	Number of Floors	:	Ground + First Floor	
6.	Type of Structure	:	R.C.C. Framed Structure	
7.	Number of Dwelling units in the building	:	20 Row Houses	
8.	Quality of Construction	:	Good	
9.	Appearance of the Building	:	Good	
10.	Maintenance of the Building	:	Good	
11.	Facilities Available	:		
	Lift	:	N. A	
	Protected Water Supply	:	Municipal Water supply	
	Underground Sewerage	:	Connected to Municipal Sewerage System	
	Car parking - Open / Covered	:	Open Parking	

	Is Compound wall existing?	:	Yes
	Is pavement laid around the building	:	Yes
III	ROW House		
1	The floor in which the Row House is situated	:	Ground + First Floor
2	Door No. of the Row House	:	Residential Row House No. 14
3	Specifications of the Row House	:	Ground Floor – Was Locked at the Time of Visit. First Floor – 1RK
	Roof	:	R.C.C. Slab
	Flooring	:	Diamond flooring
	Doors	:	Teak Wood door framed with flush doors
	Windows	:	French Door windows
	Fittings	:	Concealed plumbing, Casing Capping Fitting Wiring
	Finishing	:	Cement Plastering
4	House Tax	:	
	Assessment No.	:	Details Not Available
	Tax paid in the name of:	:	Details Not Available
	Tax amount:	:	Details Not Available
5	Electricity Service connection No.:	:	Details Not Available
	Meter Card is in the name of:	:	Details Not Available
6	How is the maintenance of the Row House?	:	Good
7	Sale Deed executed in the name of	:	<u>Name of Owner:</u> Shri. Kamalakar Balu Sangle
8	What is the undivided area of land as per Sale Deed?	:	Details not available
9	What is the plinth area of the Row House?	:	Built up Area in Sq. Ft. = 603.00 (Area as per Agreement for Sale)
10	What is the floor space index (app.)	:	As per NMC norms
11	What is the Carpet Area of the Row House?	:	Carpet Area in Sq. Ft = 423.00 (Area as per Site Measurement)
12	Is it Posh / I Class / Medium / Ordinary?	:	Medium
13	Is it being used for Residential or Commercial purpose?	:	Residential purpose
14	Is it Owner-occupied or let out?	:	Tenant Occupied
15	If rented, what is the monthly rent?	:	₹ 4,000.00 Expected rental income per month
IV	MARKETABILITY	:	
1	How is the marketability?	:	Good
2	What are the factors favouring for an extra Potential Value?	:	Located in developed area
3	Any negative factors are observed which affect the market value in general?	:	No
V	Rate	:	
1	After analyzing the comparable sale instances, what is the composite rate for a similar Row House with same specifications in the adjoining locality? - (Along with details / reference of at - least two latest deals / transactions with respect to adjacent	:	₹ 3,000.00 to ₹ 4,000.00 per Sq. Ft. on Built up Area



	properties in the areas)		
2	Assuming it is a new construction, what is the adopted basic composite rate of the Row House under valuation after comparing with the specifications and other factors with the Row House under comparison (give details).	:	3,500.00 per Sq. Ft. on Built up Area
3	Break – up for the rate	:	
	i) Building + Services	:	₹ 2,000.00 per Sq. Ft.
	ii) Land + others	:	₹ 1,500.00 per Sq. Ft.
4	Guideline rate obtained from the Registrar's office (an evidence thereof to be enclosed)	:	₹ 22,960.00 per Sq. M. ₹ 2,133.00 per Sq. Ft.
	Guideline rate (After Depreciation)		₹17,790.00 per Sq. M. ₹ 1,653.00 per Sq. Ft.
5	Registered Value (if available)	:	-
VI	COMPOSITE RATE ADOPTED AFTER DEPRECIATION		
a	Depreciated building rate	:	
	Replacement cost of Row House with Services (v(3)i)	:	₹ 2,000.00 per Sq. Ft.
	Age of the building	:	19 years
	Life of the building estimated	:	41 years Subject to proper, preventive periodic maintenance & structural repairs.
	Depreciation percentage assuming the salvage value as 10%	:	13.50%
	Depreciated Ratio of the building	:	-
b	Total composite rate arrived for Valuation	:	-
	Depreciated building rate VI (a)	:	₹ 1,430.00 per Sq. Ft.
	Rate for Land & other V (3) ii	:	₹ 1,500.00 per Sq. Ft.
	Total Composite Rate	:	₹ 2,930.00 per Sq. Ft.
	Remark: - 1. Copy of Approved Building Plan Were Not Provided & Not Verified, Valuation Done on Provided Documents. 2. Ground Floor Was Locked at the Time of Visit.		

Details of Valuation:

Sr. No.	Description	Qty.	Rate per unit (₹)	Estimated Value (₹)
1	Present value of the Row House	603.00 Sq. Ft.	2,930.00	17,66,790.00
2	Wardrobes			
3	Showcases			
4	Kitchen arrangements			
5	Superfine finish			
6	Interior Decorations			
7	Electricity deposits / electrical fittings, etc.			
8	Extra collapsible gates / grill works etc.			
9	Potential value, if any			
10	Others			

Total Value of the property	17,66,790.00
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Value of Row House

Fair Market Value of the property	17,66,790.00
Realizable value of the property	16,78,450.00
Distress Value of the property	14,13,432.00
Insurable value of the property (603.00 Sq. Ft. X ₹ 2,000.00)	12,06,000.00
Guideline value of the property (603.00 Sq. Ft. X ₹ 1,653.00)	9,96,759.00

Justification for price / rate

The Market Value of the property is based on facts of markets discovered by us during our enquiries, however the government rate value in this case is less than the market value arrived by us. We are of the opinion that the value arrive by us will prove to be correct if an Auction of the subject property is carried out. As far as Market Value in Index II is concerned, it is not possible to comment on same, may be government rates are fixed by sampling during same point of time in part and whereas, Market values change every month.

In most of the cases the actual deal amount or Transaction value is not reflected in Index II because of various Market practices. As Valuer, we always try to give a value which is correct reflection of actual transaction value irrespective of any factors in market.

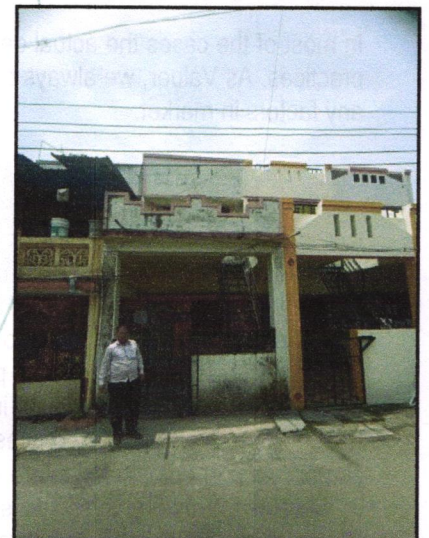
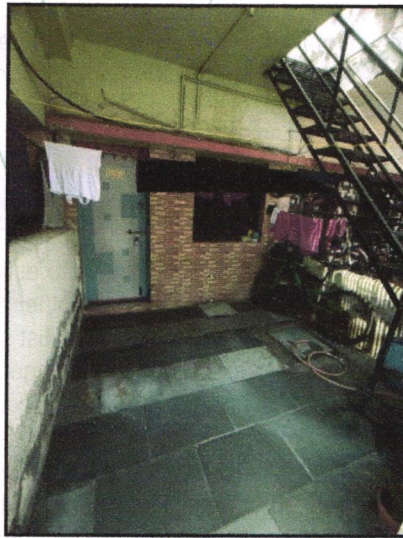
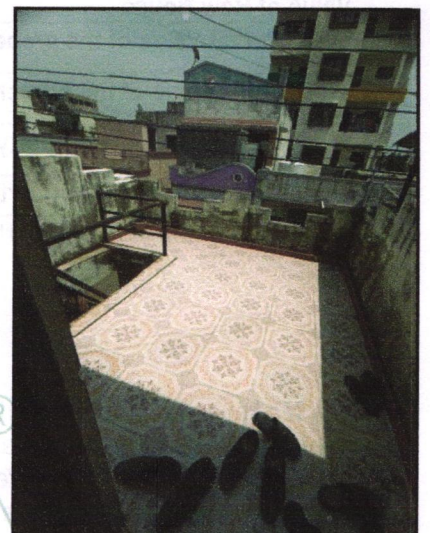
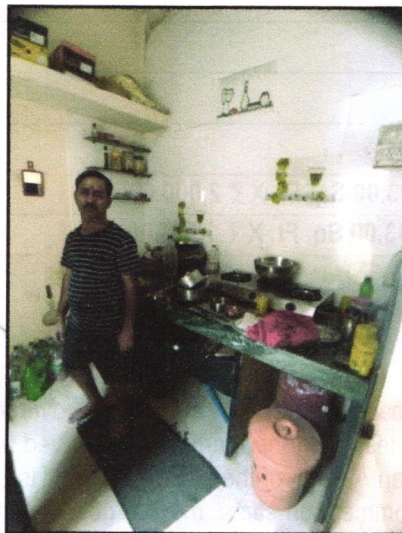
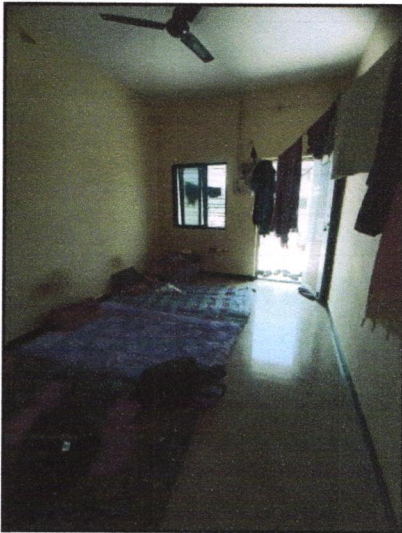
Method of Valuation / Approach

The sales comparison approach uses the market data of sale prices to estimate the value of a real estate property. Property valuation in this method is done by comparing a property to other similar properties that have been recently sold. Comparable properties, also known as comparables, or comps, must share certain features with the property in question. Some of these include physical features such as square footage, number of rooms, condition, and age of the building; however, the most important factor is no doubt the location of the property. Adjustments are usually needed to account for differences as no two properties are exactly the same. To make proper adjustments when comparing properties, real estate appraisers must know the differences between the comparable properties and how to value these differences. The sales comparison approach is commonly used for Residential Row House, where there are typically many comparables available to analyze. As the property is a Residential Row House, we have adopted Sale Comparison Approach Method for the purpose of valuation. The Price for similar type of property in the nearby vicinity is in the range of ₹ 3,000.00 to ₹ 4,000.00 per Sq. Ft. on Built up Area. Considering the rate with attached report, current market conditions, demand and supply position, Row House size, location, upswing in real estate prices, sustained demand for Residential Row House, all-round development of commercial and residential application in the locality etc. We estimate ₹ 2,930.00 per Sq. Ft. on Built up Area after depreciation for valuation.

Impending threat of acquisition by government for road widening / public service purposes, sub merging & applicability of CRZ provisions (Distance from sea-cost / tidal level must be incorporated) and their effect on	There is no threat of acquisition by Govt. CRZ Provisions not applicable.
i) Saleability	Good
ii) Likely rental values in future in and	₹ 4,000.00 Expected rental income per month
iii) Any likely income it may generate	Rental Income



Actual site photographs



Route Map of the property

Site u/r



Latitude Longitude: 19°50'44.4"N 73°58'57.8"E

Note: The Blue line shows the route to site from nearest railway station (Nashik Road – 20.9 Km.)



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Year: 2024-2025 Language: English

Selected District: Nashik

Select Taluka: Sinnar

Select Village: Sinnar K-Varga Nagarparishad (Vadhi)

Search By: Survey No. Location

Enter Survey No: 1149

उपविभाग	खुली जमीन	निवासी सदनिका	ऑफिस दुकाने	औद्योगिक एकक (Rs.)	Attribute
2.1-नाशिक राष्ट्रीय महामार्गावरील रहिवास विभागातील मिळकती	4820	22960	26410/29500	0	चौ. मीटर सर्वेक्षण नंबर

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Price Indicators

Home > Property in Nashik > House for sale in Nashik > House for sale in Sinnar > 2 BHK House for sale in Sinnar


₹26.5 Lac @ 3,312 per sq.ft. **2Bedrooms 2Baths**
 Estimated EMI ₹21,166
 Independent House/Villa for Sale
 in Sinnar, Nashik, Maharashtra

[Contact Owner FREE](#)
[Shortlist](#)

RERA STATUS NOT AVAILABLE | Website: <https://maharera.t.mahaonline.gov.in>

Overview | Owner Details | Explore Locality | Recommendations

Property (5)



Area
 Plot area 800 sq.ft. (74.32 sq.m.)

Configuration
 2 Bedrooms, 2 Bathrooms, 1 Balcony

Price
 ₹26.5 Lac+ Govt Charges & Tax @ 3,312 per sq.ft.

Address
 Sinnar, Nashik


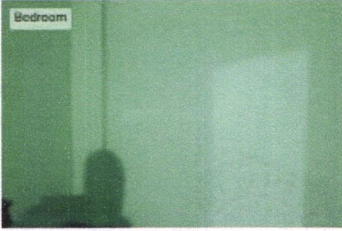

Total Floors
 2 Floors

Property Age
 0 to 1 Year Old

Photos (1/5)

1 BHK Independent House [SHARE](#) [SAVE](#) **₹28.0 L** EMI starts at ₹14.83 K
 ₹4.00 K/sq.ft.
 Sinnar Taluka, Kedarpur

OFFERS Zero brokerage Know More [Contact Owner](#)

700 sq.ft Build Up Area

₹4.00 K/sq.ft Avg. Price

7 Year Old Age of property

Ready to move Possession status

Unfurnished Furnishing

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Agreement for Sale

12.04

(Fin. 12 नमुना नं. 1) (Fin. R. Form No. 1)

मॉडल ११३ मे.
Gen 113 me.

मूळ प्रत [अव्याज्य] ORIGINAL COPY [NOT TRANSFERABLE]

शासनास वेलेच्या प्रदानाची पावती
RECEIPT FOR PAYMENT TO GOVERNMENT

दिनांक/Date: १२/०४/२०१९

Received from: कमलाकर बाळु सांगळे

रु./Rs. २५५०० (एक/Two लाख पन्नास हजार)

on account of: ६६/११/६९

सेधपाल व सेधपालार
Cashier or Accountant

[Signature]
मुद्रास्थान (अभिप्रेत) - १
सिन्नर

SUB REGISTRAR
SINNAR
INDIA
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00024
1105

गावाचे नाव - सरदवाडी, विभाग क्र.
मुल्यांकन किंमत रु. ४,९०,०००/-
आपापसातील कि. ४,९०,०००/-
मुद्रांक रु. २४,५००/-
नोंदणी फी. ४,९००/-

॥ श्री ॥
फरोक्त खरेदीखत
आज दिनांक १२/०४/२०१९ रोज
मंगळवार ते दिवशी सिन्नर मुकामी

सनर

(२)

मौजे सरदवाडी. ता. सिन्नर, येथील व सिन्नर नगरपालिका हद्दीतील व ग्रामपंचायत सरदवाडीचे हद्दीतील बांधीव मिळकतीचे कायमचे खरेदी खत किंमत रु. ४,९०,०००/- मात्र.

श्री. कमलाकर बाळु सांगळे,
उ. व. - ३४, धंदा - शेती,
रा. माळेगांव, ता. सिन्नर, जि. नासिक. } लिहून घेणार

यांसी

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रा. सिन्नर, ता. सिन्नर, जि. नासिक. } लिहून देणार

कारणे फरोक्त खरेदीखत लिहून देतो ऐसा जे की,

१. मिळकतीचे वर्णन :- तुकडी जिल्हा नाशिक, पोस्ट तुकडी तालुका सिन्नर पैकी नगरपालिका हद्दीतील व सरदवाडी ग्रामपंचायत हद्दीतील, मिळकत - सिन्नर शिवारातील स. नं. ८५०(११४९)/३ क व स.नं. ८५१ (११४८)/१+२/४ चा एकत्रित मंजूर लेआऊट मधील प्लॉट नं. ३३ ते ३७ वर बांधलेल्या रत्नकमल संकुल या नावाने ओळखल्या जाणाऱ्या संकुलातील रो हाऊस नं. १४, यांसी एकूण क्षेत्र ३७.८४ चौ.मी. यामध्ये बांधीव क्षेत्र २८.१५ चौ.मी. यामध्ये तळमजला क्षेत्र ३०३ चौ.फुट क्षेत्राचा १ रूम + किचन+संडास व बाथरूम व पोर्चसह तसेच त्यावर (पहिला मजला) बांधकाम ३०० चौ.फुट क्षेत्राचा १ रूम + किचन + संडास व बाथरूम ही लोडबेअरींग स्लॅब बांधकाम असलेली मिळकत तसेच पुढे (पुर्व दिशेने) क्षेत्र ९.६९ चौ.मी. बखळ जागा यांसी सरदवाडी ग्रामपंचायत मिळकत नं. ६५९.

यांसी चतुःसिमा :-

पूर्वेस	-	६ मी. कॉलनी रोड
पश्चिमेस	-	रो - हाऊस नं. १७
दक्षिणेस	-	रो - हाऊस नं. १५
उत्तरेस	-	रो - हाऊस नं. १३

SEAL OF THE SUB-REGISTRAR OF SINNAR

Correction Deed

4/21

भारतीय गैर न्यायिक

एक सौ रुपये **Rs. 100**

रु. 100 **ONE HUNDRED RUPEES**

भारत INDIA
INDIA NON JUDICIAL

महाराष्ट्र **MAHARASHTRA**
क्रमांक. १५४०... तारीख १४/०६/१९९१ दिनांक १२/०६/१९९१

श्री. कमलाकर बाळु सांगळे

त. सिन्नर जिल्हा मुद्रांक विभाग

मुद्रांक विभाग (सही) ६५९

४. B. Sangale

संश्लेषित मुद्रांक घटक
मुद्रांक विभाग
तहसिल कार्यालय आणार, सिन्नर
कक्षा, क्र. ७ परधाना क्र. १४/१९९८

SEAL OF THE SUB-REGISTRAR
ER No. 259836

१४/०६/१९९१

मुद्रांक विभागाचे नांव: परधाना क्र. १४/९१

पत्रांक १४५ पत्रिका - क्र. १ (सिन्नर) दिनांक १/१९०

१. / श्री. कमलाकर बाळु सांगळे

मुद्रांक १४५११ वाच्यकृत वाच्येसाठी / त्यांचा वतीने

२. / श्री. ...

मुद्रांक वाच्येसाठी रुपये १११ (असली रुपये १११)

यात खाली नमूद केलेल्या मुद्रांक खरेदीसाठी रोख मिळाले.

क्र. प्रतीपत्र अ. क्र.	मुद्रांकवाच्येसाठी	मुद्रांकवाच्येसाठी	संख्या	किंमत रुपये
१५१०	१११	सिन्नर	१	१११ - १

४. B. Sangale

(मुद्रांक विभाग घेण्यासाठी सही) ११११ (मुद्रांक विभागाची सही)

११११

११११

११११

(२)

श्री. कमलाकर बाळु सांगळे, ()
उ. व. - ३४, धंदा - शेती, (लिहून घेणार
रा. माळेगांव, ता. सिन्नर, जि. नासिक. ()
यांसी

श्री. गोरक्ष गणपत कातोरे, ()
उ. व. - ३५, धंदा - शेती व नोकरी, (लिहून देणार
रा. सिन्नर, ता. सिन्नर, जि. नासिक. ()

कारणे चुक दुरुस्ती लेख लिहून देतो की,

१. मिळकतीचे वर्णन :- तुळडी जिल्हा नाशिक, पोट तुळडी तालुका सिन्नर पैकी नगरपालिका हद्दीतील व सरदवाडी ग्रामपंचायत हद्दीतील, मिळकत - सिन्नर शिवारातील स. नं. ८५०(११४९)/३ क व स.नं. ८५१ (११४८)/१+२/४ चा एकत्रित मंजूर लेआऊट मधील प्लॉट नं. ३३ ते ३७ वर बांधलेल्या रत्नकमल संकुल या नावाने ओळखल्या जाणाऱ्या संकुलातील रो हाऊस नं. १४, यांसी एकूण क्षेत्र ३७.८४ चौ.मी. यामध्ये बांधीव क्षेत्र २८.१५ चौ.मी. यामध्ये तळमजला क्षेत्र ३०३ चौ.फुट क्षेत्राचा १ रूम + किचन+संडास व बाथरूम व पोर्चसह तसेच त्यावर (पहिला मजला) बांधकाम ३०० चौ.फुट क्षेत्राचा १ रूम + किचन + संडास व बाथरूम ही लोडबेअरिंग स्लॅब बांधकाम असलेली मिळकत तसेच पुढे (पुर्व दिशेने) क्षेत्र ९.६९ चौ.मी. वखळ जागा यांसी सरदवाडी ग्रामपंचायत मिळकत नं. ६५९.

ही मिळकत तुम्हास मे. दुय्यम निबंधक साहेब, सिन्नर यांचे समोर हजर राहून द. नं. ४९८६/२०११, ता. १२/०७/२०११ अन्वये कायमचे खरेदीखताने लिहून व नोंदवून दिली होती. सदरचे मिळकतीचे सरकारी मुल्यांकनाप्रमाणे मुद्रांक शुल्क, नोंदणी फी, व खरेदीखताच्या अटी व शर्ती बरोबर आहेत.

सदरचे खरेदीखतामध्ये १) प्लॉट नं. ३३ ते ३७ च्या ऐवजी प्लॉट नं. ३३ वाचण्यात यावा. तसेच २) सरदवाडी ग्रामपंचायत मिळकत नं. ६५९ ऐवजी ६५९/१० या चुकदुरुस्तीने तो वाचण्यात यावा. या मिळकतीच्या क्षेत्रामध्ये व चतुःसिमेमध्ये कोणताही बदल केलेला नाही.

याप्रमाणे चुकीची दुरुस्ती करण्यात यावी.

SEAL OF THE SUB-REGISTRAR
G.P.I.

सिन्नर
दस्तावेज क्र. ११०१२०११
२-१९९



7/12 Extract

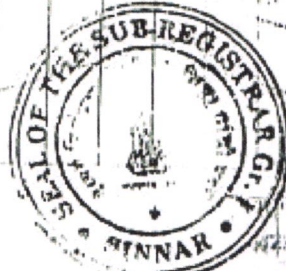
नक्कल करिता
गां. नं. ७, १३१, व १२

पिन कोड ८५५ ५२३०	हि.क्र. ८५५	धारणा प्रकार —	गां. नं. क्र. ७	खाते क्रमांक
प्लॉट नं.- ३३			भोगवटदाराचे नाव	
एकर मुद्दे			मंगल व देवनाथ पांडुरंग वाजे	
हेक्टर अकर			एलपुत्रा पांडुरंग वाजे	
चौरस मिटर			(१/१०००)	
एकूण-			१) ज्योतीराम शास्त्री ३०.००	
११९३-३६५			२) नितिन सुधाकर नेते ३०.००	
[२५-५०]			३) नितिन अनंदा चौधरी ३०.००	
एकूण-			४) कैशव शेकर अनेरे ३०.००	
११९३-३६५			५) माधुशी शास्त्री ३०.००	
[२५-५०]			६) राजेंद्र चंद्रकांत शंकर ३०.००	
एकूण-			७) लक्ष्मण कचरु कदम ३०.००	
११९३-३६५			८) दत्तात्रय नानासा शंकर ३०.००	
[२५-५०]			९) माधुशी शास्त्री ३०.००	
रूपये पैसे			१०) विलास शमकर चव्हाण ३०.००	
[२६-००]			११) सुरेखा शमकर जेठो ३०.००	
एकूण-			१२) शशिकांत विठ्ठल जोगळे ३०.००	
८६०-०			१३) अमोप हीरेश पाटील ३०.००	

गां. नं. क्र. ७ अ गां. नं. क्र. १२

१) शरद कचरु कानकोट ३०.००	२) निरमा बाळकृष्ण मालवे ३०.००	३) उर्मिला श्रीनिवास वेरप्री ३०.००	४) जमीन कसणाच्याच नांव	५) शरद कचरु कानकोट ३०.००	६) निरमा बाळकृष्ण मालवे ३०.००	७) उर्मिला श्रीनिवास वेरप्री ३०.००	८) जमीन कसणाच्याच नांव	९) शरद कचरु कानकोट ३०.००	१०) निरमा बाळकृष्ण मालवे ३०.००	११) उर्मिला श्रीनिवास वेरप्री ३०.००	१२) जमीन कसणाच्याच नांव
२	३	४	५	६	७	८	९	१०	११	१२	१३

कुपसा सुरवती गाव



SEAL OF THE SUB-REGISTRAR
NASHIK

५०११०११

४९८


५०११०११

४९९

न प्रमाणे खरी नक्कल तयार ता.



Namuna No. 8



ग्रामपंचायत

ता. पिंपळ जि. नाशिक

:- नमुना नं. ८ चा उतारा :-

करास पात्र असलेल्या वसतिगृह व जमिनी ह्यांची सन २०१० - २०११ सालाबद्दल आकारणी यादी (असेरायेंट)

अनुक्रम नंबर	परतपावे नांव	मिळकतीचा नंबर	मिळकतीचे वर्णन	मातकांचे नांव	भोगवटा करणारचे नांव	दर	आकारणी केलेल्या कराच्या रकमेचा					अपिल्याचे निकाल व मागवून फेर नंतरची आकारणी							
							धरपट्टी कर	सकाई कर	पाणी/संडास कर	पील कर	एकूण रक्कम	धरपट्टी कर	सकाई कर	पाणी/संडास कर	पील कर	एकूण रक्कम			
१५१	३३३	३३०	३५८	३५५	३५५	३५५	३५५	३५५	३५५	३५५	३५५	३५५	३५५	३५५	३५५	३५५	३५५	३५५	३५५


शहर संख्या - नक्सेस अर्ज आला ता. / /२०११ नवकल तयार करणार ...

नक्सेस फी - नक्सेस दिली ता. ५/०५/२०११ पडताळा पाहणार ...

पडताळा फी - अर्जदार श्री. ...

वैसा फी - **रुग्ण कुटुंबाकडे वैयक्तिक सौवालय आदेश / न्यायित**

संपूर्ण फी -



अधिकारीचे नाव ... / आचारविकास अधिकारी

ग्रामपंचायत कार्यालय

Think.Innovate.Create

As a result of my appraisal and analysis, it is my considered opinion that the **Fair Market Value** for this particular above property in the prevailing condition with aforesaid specification is ₹ **17,66,790.00 (Rupees Seventeen Lakh Sixty-Six Thousand Seven Hundred Ninety Only)**. The **Realizable Value** of the above property ₹ **16,78,450.00 (Rupees Sixteen Lakh Seventy-Eight Thousand Four Hundred Fifty Only)** and the **Distress value** ₹ **14,13,432.00 (Rupees Fourteen Lakh Thirteen Thousand Four Hundred Thirty-Two Only)**.

Place: Nashik

Date: 31.03.2024

For VASTUKALA CONSULTANTS (I) PVT. LTD.

**Sharadkumar
Chalikwar**
Director

Digitally signed by Sharadkumar Chalikwar
DN: cn=Sharadkumar Chalikwar, o=Vastukala
Consultants (I) Pvt. Ltd., ou=Mumbai,
email=cmd@vastukala.org, c=IN
Date: 2024.03.31 12:23:13 +05'30'

Auth. Sign.

Sharadkumar B. Chalikwar
Govt. Reg. Valuer
Chartered Engineer (India)
Reg. No. (N) CCIT/1-14/52/2008-09
Encl: Valuation report

Enclosures

Declaration from the valuer (Annexure – I)	Attached
Model code of conduct for valuer (Annexure – II)	Attached

The undersigned has inspected the property detailed in the Valuation Report dated _____

on _____. We are satisfied that the fair and reasonable market value of the property is
₹ _____ (Rupees _____

_____ only).

Date

Signature
(Name Branch Official with seal)



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Vastukala Consultants (I) Pvt. Ltd.

An ISO 9001:2015 Certified Company

www.vastukala.org



(Annexure – III)

DECLARATION FROM VALUERS

I, Manoj Chalikwar son of Shri. Baburao Chalikwar declare that:

- a. The information furnished in my valuation report dated 31.03.2024 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
- b. I have no direct or indirect interest in the property valued;
- c. I/ my authorized representative has personally inspected the property on 31.03.2024. The work is not sub - contracted to any other valuer and carried out by myself.
- d. I have not been convicted of any offence and sentenced to a term of imprisonment.
- e. I have not been found guilty of misconduct in my professional capacity.
- f. I have read the Handbook on Policy, Standards and procedure for Real Estate Valuation, 2011 of the IBA and this report is in conformity to the "Standards" enshrined for valuation in the Part - B of the above handbook to the best of my ability.
- g. I have read the International Valuation Standards (IVS) and the report submitted to the Bank for the respective asset class is in conformity to the "Standards" as enshrined for valuation in the IVS in "General Standards" and "Asset Standards" as applicable.
- h. I abide by the Model Code of Conduct for empanelment of valuer in the Bank. (Annexure IV - A signed copy of same to be taken and kept along with this declaration)
- i. I am Director of the company, who is competent to sign this valuation report.
- j. Further, I hereby provide the following information.

Sr. No.	Particulars	Valuer comment
1.	background information of the asset being valued;	The property under consideration was Purchased by Shri. Kamalakar Balu Sangle from Shri. Goraksh Ganpat Katore as per Agreement for sale dated 12.06.2011
2.	purpose of valuation and appointing authority	As per client request, to ascertain the present market value of the property for Bank of Baroda, Regional Office. to assess value of the property for Banking purpose
3.	identity of the valuer and any other experts involved in the valuation;	Sharadkumar B. Chalikwar – Regd. Valuer Sanjay Phadol- Regional Technical Manager Sachin Raundal– Site Engineer Binu Surendran – Technical Manager Rushikesh Pingle – Technical Officer
4.	disclosure of valuer interest or conflict, if any;	We have no interest, either direct or indirect, in the property valued. Further to state that we do not have relation or any connection with property owner / applicant directly or indirectly. Further to state that we are an independent Valuer and in no way related to property owner / applicant
5.	date of appointment, valuation date and date of report;	Date of Appointment – 31.03.2024 Valuation Date - 31.03.2024 Date of Report - 31.03.2024
6.	inspections and/or investigations undertaken;	Physical Inspection done on - 31.03.2024
7.	nature and sources of the information used or relied upon;	<ul style="list-style-type: none"> • Market Survey at the time of site visit • Ready Reckoner rates / Circle rates • Online search for Registered Transactions • Online Price Indicators on real estate portals • Enquiries with Real estate consultants • Existing data of Valuation assignments carried out by us
8.	procedures adopted in carrying out the valuation and valuation standards followed;	Sales Comparison Method
9.	restrictions on use of the report, if any;	This valuation is for the use of the party to whom it is addressed and for no other purpose. No responsibility is accepted to any third party who may use or rely on the whole or any part of this valuation. The valuer has no pecuniary interest that would conflict with the proper valuation of the property.
10.	major factors that were taken into account during the valuation;	current market conditions, demand and supply position, Residential Row House size, location, upswing in real estate prices, sustained demand for Residential Row House, all-round development of commercial and residential application in the locality etc.
11.	major factors that were not taken into account during the valuation;	Nil
12.	Caveats, limitations and disclaimers to the extent they explain or elucidate the limitations faced by valuer, which shall not be for the purpose of limiting his responsibility for the valuation report.	Attached



Assumptions, Disclaimers, Limitations & Qualifications

Value Subject to Change

The subject appraisal exercise is based on prevailing market dynamics as on **31st March 2024** and does not take into account any unforeseeable developments which could impact the same in the future.

Our Investigations

We are not engaged to carry out all possible investigations in relation to the subject property. Where in our report we identify certain limitations to our investigations, this is to enable the reliant party to instruct further investigations where considered appropriate or where we recommend as necessary prior to reliance. Vastukala Consultants India Pvt. Ltd. (VCIPL) is not liable for any loss occasioned by a decision not to conduct further investigations

Assumptions

Assumptions are a necessary part of undertaking valuations. VCIPL adopts assumptions for the purpose of providing valuation advise because some matters are not capable of accurate calculations or fall outside the scope of our expertise, or out instructions. The reliant party accepts that the valuation contains certain specific assumptions and acknowledge and accept the risk of that if any of the assumptions adopted in the valuation are incorrect, then this may have an effect on the valuation.

Information Supplied by Others

The appraisal is based on the information provided by the client. The same has been assumed to be correct and has been used for appraisal exercise. Where it is stated in the report that another party has supplied information to VCIPL, this information is believed to be reliable but VCIPL can accept no responsibility if this should prove not to be so.

Future Matters

To the extent that the valuation includes any statement as to a future matter, that statement is provided as an estimate and/or opinion based on the information known to VCIPL at the date of this document. VCIPL does not warrant that such statements are accurate or correct.

Map and Plans

Any sketch, plan or map in this report is included to assist the reader while visualising the property and assume no responsibility in connection with such matters.

Site Details

Based on inputs received from Client and site visit conducted, we understand that the subject property is Residential Row House, admeasuring **603.00 Sq. Ft. Built up Area** owned by **Shri. Kamalakar Balu Sangle**. Further, VCIPL has assumed that the subject property is free from any encroachment and is available as on the date of the appraisal.



Property Title

Based on our discussion with the Client, we understand that the subject property is owned by **Shri. Kamalakar Balu Sangle**. For the purpose of this appraisal exercise, we have assumed that the subject property has a clear title and is free from any encumbrances, disputes and claims. VCIPL has made no further enquiries with the relevant local authorities in this regard and does not certify the property as having a clear and marketable title. Further, no legal advice regarding the title and ownership of the subject property has been obtained for the purpose of this appraisal exercise. It has been assumed that the title deeds are clear and marketable.

Environmental Conditions

We have assumed that the subject property is not contaminated and is not adversely affected by any existing or proposed environmental law and any processes which are carried out on the property are regulated by environmental legislation and are properly licensed by the appropriate authorities.

Area

Based on the information provided by the Client, we understand that the Residential Row House, admeasuring **603.00 Sq. Ft. Built up Area**.

Condition & Repair

In the absence of any information to the contrary, we have assumed that there are no abnormal ground conditions, nor archaeological remains present which might adversely affect the current or future occupation, development or value of the property. The property is free from rat, infestation, structural or latent defect. No currently known deleterious or hazardous materials or suspect techniques will be used in the construction of or subsequent alteration or additions to the property and comments made in the property details do not purport to express an opinion about, or advise upon, the condition of uninspected parts and should not be taken as making an implied representation or statement about such parts

Valuation Methodology

For the purpose of this valuation exercise, the valuation methodology used is Direct Comparison Approach Method and proposed Current use / Existing use premise is considered for this assignment.

The Direct Comparison Approach involves a comparison of the property being valued to similar properties that have actually been sold in arms - length transactions or are offered for sale. This approach demonstrates what Purchasers have historically been willing to pay (and sellers willing to accept) for similar properties in an open and competitive market and is particularly useful in estimating the value of the Row House and properties that are typically traded on a unit basis.

In case of inadequate recent transaction activity in the subject micro-market, the appraiser would collate details of older transactions. Subsequently, the appraiser would analyse rental / capital value trends in the subject micro-market in order to calculate the percentage increase / decrease in values since the date of the identified transactions. This percentage would then be adopted to project the current value of the same.



Where reliance has been placed upon external sources of information in applying the valuation methodologies, unless otherwise specifically instructed by Client and/or stated in the valuation, VCIPL has not independently verified that information and VCIPL does not advise nor accept it as reliable. The person or entity to whom the report is addressed acknowledges and accepts the risk that if any of the unverified information in the valuation is incorrect, then this may have an effect on the valuation.

Not a Structural Survey

We state that this is a valuation report and not a structural survey

Other

All measurements, areas and ages quoted in our report are approximate

Legal

We have not made any allowances with respect to any existing or proposed local legislation relating to taxation on realization of the sale value of the subject property. VCIPL is not required to give testimony or to appear in court by reason of this appraisal report, with reference to the property in question, unless arrangement has been made thereof. Further, no legal advice on any aspects has been obtained for the purpose of this appraisal exercise

Property specific assumptions

Based on inputs received from the client and site visit conducted, we understand that the subject property is Residential Row House, admeasuring **603.00 Sq. Ft. Built up Area.**

ASSUMPTIONS, CAVEATS, LIMITATION AND DISCLAIMERS

1. We assume no responsibility for matters of legal nature affecting the property appraised or the title thereto, nor do we render our opinion as to the title, which is assumed to be good and marketable.
2. The property is valued as though under responsible ownership.
3. It is assumed that the property is free of liens and encumbrances.
4. It is assumed that there are no hidden or unapparent conditions of the subsoil or structure that would render it more or less valuable. No responsibility is assumed for such conditions or for engineering that might be required to discover such factors.
5. There is no direct/ indirect interest in the property valued.
6. The rates for valuation of the property are in accordance with the Govt. approved rates and prevailing market rates.

(Annexure – II)**MODEL CODE OF CONDUCT FOR VALUERS****Integrity and Fairness**

1. A valuer shall, in the conduct of his/its business, follow high standards of integrity and fairness in all his/its dealings with his/its clients and other valuers.
2. A valuer shall maintain integrity by being honest, straightforward, and forthright in all professional relationships.
3. A valuer shall endeavour to ensure that he/it provides true and adequate information and shall not misrepresent any facts or situations.
4. A valuer shall refrain from being involved in any action that would bring disrepute to the profession.
5. A valuer shall keep public interest foremost while delivering his services.

Professional Competence and Due Care

6. A valuer shall render at all times high standards of service, exercise due diligence, ensure proper care and exercise independent professional judgment.
7. A valuer shall carry out professional services in accordance with the relevant technical and professional standards that may be specified from time to time.
8. A valuer shall continuously maintain professional knowledge and skill to provide competent professional service based on up-to-date developments in practice, prevailing regulations / guidelines and techniques.
9. In the preparation of a valuation report, the valuer shall not disclaim liability for his/its expertise or deny his/its duty of care, except to the extent that the assumptions are based on statements of fact provided by the company or its auditors or consultants or information available in public domain and not generated by the valuer.
10. A valuer shall not carry out any instruction of the client insofar as they are incompatible with the requirements of integrity, objectivity and independence.
11. A valuer shall clearly state to his client the services that he would be competent to provide and the services for which he would be relying on other valuers or professionals or for which the client can have a separate arrangement with other valuers.

Independence and Disclosure of Interest

12. A valuer shall act with objectivity in his/its professional dealings by ensuring that his/its decisions are made without the presence of any bias, conflict of interest, coercion, or undue influence of any party, whether directly connected to the valuation assignment or not.
13. A valuer shall not take up an assignment if he/it or any of his/its relatives or associates is not independent in terms of association to the company.
14. A valuer shall maintain complete independence in his/its professional relationships and shall conduct the valuation independent of external influences.

15. A valuer shall wherever necessary disclose to the clients, possible sources of conflicts of duties and interests, while providing unbiased services.
16. A valuer shall not deal in securities of any subject company after any time when he/it first becomes aware of the possibility of his / its association with the valuation, and in accordance with the Securities and Exchange Board of India (Prohibition of Insider Trading) Regulations, 2015 or till the time the valuation report becomes public, whichever is earlier.
17. A valuer shall not indulge in "mandate snatching" or offering "convenience valuations" in order to cater to a company or client's needs.
18. As an independent valuer, the valuer shall not charge success fee.
19. In any fairness opinion or independent expert opinion submitted by a valuer, if there has been a prior engagement in an unconnected transaction, the valuer shall declare the association with the company during the last five years.

Confidentiality

20. A valuer shall not use or divulge to other clients or any other party any confidential information about the subject company, which has come to his / its knowledge without proper and specific authority or unless there is a legal or professional right or duty to disclose.

Information Management

21. A valuer shall ensure that he/ it maintains written contemporaneous records for any decision taken, the reasons for taking the decision, and the information and evidence in support of such decision. This shall be maintained so as to sufficiently enable a reasonable person to take a view on the appropriateness of his /its decisions and actions.
22. A valuer shall appear, co-operate and be available for inspections and investigations carried out by the authority, any person authorised by the authority, the registered valuers organisation with which he/it is registered or any other statutory regulatory body.
23. A valuer shall provide all information and records as may be required by the authority, the Tribunal, Appellate Tribunal, the registered valuers organisation with which he/it is registered, or any other statutory regulatory body.
24. A valuer while respecting the confidentiality of information acquired during the course of performing professional services, shall maintain proper working papers for a period of three years or such longer period as required in its contract for a specific valuation, for production before a regulatory authority or for a peer review. In the event of a pending case before the Tribunal or Appellate Tribunal, the record shall be maintained till the disposal of the case.

Gifts and hospitality:

25. A valuer or his / its relative shall not accept gifts or hospitality which undermines or affects his independence as a valuer.

Explanation: For the purposes of this code the term 'relative' shall have the same meaning as defined in clause (77) of Section 2 of the Companies Act, 2013 (18 of 2013).

26. A valuer shall not offer gifts or hospitality or a financial or any other advantage to a public servant or any other person with a view to obtain or retain work for himself / itself, or to obtain or retain an

advantage in the conduct of profession for himself / itself.

Remuneration and Costs.

27. A valuer shall provide services for remuneration which is charged in a transparent manner, is a reasonable reflection of the work necessarily and properly undertaken, and is not inconsistent with the applicable rules.
28. A valuer shall not accept any fees or charges other than those which are disclosed in a written contract with the person to whom he would be rendering service.

Occupation, employability and restrictions.

29. A valuer shall refrain from accepting too many assignments, if he/it is unlikely to be able to devote adequate time to each of his/ its assignments.
30. A valuer shall not conduct business which in the opinion of the authority or the registered valuer organisation discredits the profession.

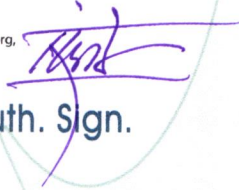
Place: Nashik

Date: 31.03.2024

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Sharadkumar
Chalikwar

Digitally signed by Sharadkumar Chalikwar
DN: cn=Sharadkumar Chalikwar,
o=Vastukala Consultants (I) Pvt. Ltd.,
ou=Mumbai, email=cmd@vastukala.org,
c=IN
Date: 2024.03.31 12:23:22 +05'30'



Auth. Sign.

Director

Sharadkumar B. Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

Reg. No. (N) CCIT/1-14/52/2008-09

Encl: Valuation report

Think.Innovate.Create



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Vastukala Consultants (I) Pvt. Ltd.

An ISO 9001:2015 Certified Company

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